

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
Philadelphia Division**

Anthony J. Costanzo,  
Kimberly A. Katchen-Costanzo,  
*Debtors.*

Chapter 13  
Case No. 24-11448-amc

**Motion to Extend the Automatic Stay**

Debtor Anthony J. Costanzo and Joint Debtor Kimberly A. Katchen-Costanzo, by their attorney, move this Court as follows:

1. The Debtors filed a bankruptcy petition on April 30, 2024. They will soon file a plan and all schedules, statements, and other documents required by 11 U.S.C. §521(a)(1) and Fed. R. Bankr. P. 1007(b).
2. The Debtors were involved in the following active bankruptcies between May 1, 2023 and April 30, 2024:

Case No.	Chapter	Filed	Dismissed	District
20-13982-amc	13	October 5, 2020	March 14, 2024	Eastern District of Pennsylvania

3. Because the Debtors were involved in one active bankruptcy between May 1, 2023, and April 30, 2024, the automatic stay is set to expire on May 30, 2024. 11 U.S.C. § 362(c)(3)(A).

4. The Debtors' last case was confirmed, and they made substantial plan payments in quantity and amount.

5. The Court may extend the automatic stay when a case is filed in good faith. Good faith means that there are new circumstances demonstrating that the Debtors

can probably reach the end of a chapter 13 plan. *In re Legree*, 285 B.R. 615, 620 (Bankr. E.D. Pa. 2002).

6. After the last case was filed, the Debtor began receiving monthly pension and social security benefits, which has substantially increased the Debtors' monthly household income.

7. These changing circumstances demonstrate that the Debtors are likely to successfully reach the end of their chapter 13 plan.

8. Because this case was filed in good faith, the Court must continue the automatic stay against all creditors for the duration of this case.

For those reasons, the Court must grant relief in the form of order attached, and further in the Debtors' favor if necessary and proper under the law.

Date: May 3, 2024

CIBIK LAW, P.C.  
*Attorney for Debtors*

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